

Mehmet Hakan Saglam

*Doctor of Sciences in Money and Banking, Ph. D. in Economics,
Associate Professor, Head of the banking and insurance department,
Istanbul University Cerrahpasa, Turkey*

Iziuntseva Nataliia

*Ph. D. in Economics, Associate Professor, Associate Professor at the Department
of Management and Social and Humanitarian Disciplines,
Kharkiv Educational and Scientific Institute of the SHEI «Banking University», Ukraine;
e-mail: diknat1972@gmail.com; ORCID ID: 0000-0002-1162-9352*

Torianykh Zhanna

*Ph. D. in Economics, Associate Professor, Associate Professor at the Department
of Management and Social and Humanitarian Disciplines,
Kharkiv Educational and Scientific Institute of the SHEI «Banking University», Ukraine;
e-mail: zhannator17@gmail.com; ORCID ID: 0000-0002-8853-7659*

Shevchenko Viktoriia

*Ph. D. in Philology, Associate Professor, Associate Professor at the Department
of Management and Social and Humanitarian Disciplines,
Kharkiv Educational and Scientific Institute of the SHEI «Banking University», Ukraine;
e-mail: vikashev35@gmail.com; ORCID ID: 0000-0003-0959-5592*

MANAGERIAL STRATEGIES FOR REDUCING EMPLOYEE TURNOVER IN BANKING INSTITUTION

Abstract. Today, the main problem of banking institutions is a significant level of staff turnover, which leads to a decrease in the stability and prospects of the financial sector in general. The purpose of each bank is to meet the needs of clients and to generate profit from its activities. To ensure the efficiency of its work, the bank uses staff, which, in turn, utilizing the knowledge, professional skills and professionalism, is one of the most important resources of this institution. In the current state of the domestic economy, banking institutions and enterprises are trying to introduce new standards of work with personnel to increase the efficiency of their activities. The problem of staff turnover is common in the banking sector. Most of banks suffer from a permanent shift in the staffing of the internal reserve, and stressful situations resulting from this. To analyze the causes and solve the problems of staff turnover at the level of strategic and tactical planning. To study the social and psychological methods of managing the authors of the article developed the questionnaire that allows them to analyze the staff's satisfaction with the style of leadership, the degree of motivation, and to identify the features of personnel management, the impact of social and psychological aspects of management on staff turnover. Based on the answers to the questionnaire, the index of satisfaction was calculated and the factors causing the greatest satisfaction and the greatest dissatisfaction of the personnel by work organization in PJSC CB «PrivatBank» were determined. The article proposes concrete ways to reduce staff turnover. These propositions and developments can be actively used in the practical sphere of PJSC CB «PrivatBank», which will improve the psychological climate in the team, increase the efficiency of work of the employees and increase their level of loyalty to the bank.

Keywords: personnel, staff turnover, personnel loyalty, social and psychological aspects, motivation, strategy, personnel management.

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Мехмет Хакан Саглам

*доктор наук у сфері банківської справи, Ph. D. е.н.,
Глава банківського і страхового департаменту,
Стамбульський університет, Туреччина*

Ізюмцева Наталія Володимирівна

*к.е.н., доцент, доцент кафедри менеджменту та соціально-гуманітарних дисциплін
Харківського навчально-наукового інституту
ДВНЗ «Університет банківської справи», Україна;
e-mail: diknat1972@gmail.com; ORCID ID: 0000-0002-1162-9352*

Торяник Жанна Іванівна

*к.е.н., доцент, доцент кафедри менеджменту та соціально-гуманітарних дисциплін
Харківського навчально-наукового інституту
ДВНЗ «Університет банківської справи», Україна;
e-mail: zhannator17@gmail.com; ORCID ID: 0000-0002-8853-7659*

Шевченко Вікторія Іванівна

*к.ф.н., доцент, доцент кафедри менеджменту та соціально-гуманітарних дисциплін
Харківського навчально-наукового інституту
ДВНЗ «Університет банківської справи», Україна;
e-mail: vikashev35@gmail.com; ORCID ID: 0000-0003-0959-5592*

СТРАТЕГІЧНЕ ВИРІШЕННЯ ПИТАННЯ ПЛИННОСТІ КАДРІВ У БАНКІВСЬКІЙ УСТАНОВІ

Анотація. Сьогодні головною проблемою банківських установ є значний рівень плинності персоналу, що зумовлює зниження стабільності і перспективи фінансової сфери в цілому. Метою кожного банку є задоволення потреб клієнтів та отримання прибутку від своєї діяльності. Щоб забезпечити ефективність своєї роботи, банк використовує персонал, який, у свою чергу, використовуючи знання, фахові навички та професіоналізм, є одним із найважливіших ресурсів цього інституту. В умовах сучасного стану вітчизняної економіки банківські установи та підприємства намагаються запровадити нові стандарти роботи з персоналом для підвищення ефективності своєї діяльності. Проблема плинності кадрів є непоодиноким прикладом у банківській сфері. Більша частка банків страждає від постійної зміни кадрів у внутрішньому резерві і стресових ситуацій, які виникають унаслідок цього. Варто проаналізувати причини і вирішити питання плинності кадрів на рівні стратегічного та тактичного планування. Для дослідження соціально-психологічних методів управління ми розробили анкету, яка дозволяє проаналізувати задоволеність персоналу стилем керівництва, ступенем мотивації, виявити особливості управління персоналу, вплив соціально-психологічних аспектів управління на плинність кадрів. На основі відповідей на поставленні в анкеті запитання було розраховано індекс задоволеності та визначено фактори, що викликають найбільшу задоволеність і найбільшу незадоволеність персоналу організацією праці в ПАТ КБ «ПриватБанк». Запропоновано конкретні шляхи зниження плинності кадрів. Пропозиції і розробки можуть активно застосовуватись у практичній сфері ПАТ КБ «ПриватБанк», що дасть змогу поліпшити психологічний клімат у колективі, підвищити ефективність роботи працівників і збільшити рівень їхньої лояльності до банку.

Ключові слова: персонал, плинність кадрів, лояльність персоналу, соціально-психологічні аспекти, мотивація, стратегія, управління персоналом.

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Мехмет Хакан Саглам

*доктор наук в області банківського дела, Ph. D.э.н.,
глава банківського і страхового департаменту,
Стамбульський університет, Турція*

Ізюмцева Наталія Владимировна

*к.э.н., доцент, доцент кафедри менеджменту та соціально-гуманітарних дисциплін
Харківського навчально-наукового інституту
ГВУЗ «Університет банківського дела», Україна*

Торяник Жанна Ивановна

*к.э.н., доцент, доцент кафедры менеджмента и социально-гуманитарных дисциплин
Харьковского учебно-научного института
ГВУЗ «Университет банковского дела», Украина
-mail: zhannator17@gmail.com; ORCID ID: 0000-0002-8853-7659*

Шевченко Виктория Ивановна

*к.ф.н., доцент, доцент кафедры менеджмента и социально-гуманитарных дисциплин
Харьковского учебно-научного института
ГВУЗ «Университет банковского дела», Украина
e-mail: vikashev35@gmail.com; ORCID ID: 0000-0003-0959-5592*

СТРАТЕГИЧЕСКОЕ РЕШЕНИЕ ВОПРОСА ТЕКУЧЕСТИ КАДРОВ В БАНКОВСКОМ УЧРЕЖДЕНИИ

Аннотация. Сегодня главной проблемой банковских учреждений является значительный уровень текучести персонала, что приводит к снижению стабильности и перспектив финансовой сферы в целом. Целью каждого банка является удовлетворение потребностей клиентов и получения прибыли от своей деятельности. Чтобы обеспечить эффективность своей работы банк использует персонал, который, в свою очередь, используя знания, профессиональные навыки и профессионализм является одним из важнейших ресурсов этого института. В условиях современного состояния отечественной экономики банковские учреждения и предприятия пытаются внедрить новые стандарты работы с персоналом для повышения эффективности своей деятельности. Проблема текучести кадров является неодиноким примером в банковской сфере. Большая часть банков страдает от постоянной смены кадров во внутреннем резерве, и стрессовых ситуаций, возникающих вследствие этого. Нужно проанализировать причины и решить вопрос текучести кадров на уровне стратегического и тактического планирования. Для исследования социально-психологических методов управления мы разработали анкету, которая позволяет проанализировать удовлетворенность персонала стилем руководства, степенью мотивации, выявить особенности управления персоналом, влияние социально-психологических аспектов управления на текучесть кадров. На основе ответов на поставленные в анкете вопросы были рассчитаны индексы удовлетворенности и определены факторы, вызывающие наибольшую удовлетворенность и наибольшую неудовлетворенность персонала организацией труда в ПАО КБ «ПриватБанк». Предложены конкретные пути снижения текучести кадров. Данные предложения и разработки могут активно применяться в практической сфере ПАО КБ «ПриватБанк», что позволит улучшить психологический климат в коллективе, повысить эффективность работы сотрудников и увеличить уровень их лояльности к банку.

Ключевые слова: персонал, текучесть кадров, лояльность персонала, социально-психологические аспекты, мотивация, стратегия, управление персоналом.

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Problem statement in general form. Today, the main problem of banking institutions is a significant level of staff turnover, which leads to a decrease in the stability and prospects of the financial sector in general. At the current stage, when the economy needs development and growth, banks have become one of the most important financial institutions that carry out various operations. The purpose of each bank is to meet the needs of clients and to generate profit from its activities. To ensure the efficiency of its work, the bank uses staff, which, in turn, utilizes knowledge, professional skills and professionalism is one of the most important resources of this institution. In the current state of the domestic economy, banking institutions and enterprises are trying to introduce new standards of work with personnel to increase the efficiency of their activities. The problem of staff turnover is common in the banking sector. Most of banks suffer from a permanent shift in the staffing of the internal reserve, and stressful situations resulting from this.

Labor resources, working as a well organized mechanism, are a guarantee of a significant financial performance of banking institution. If there is no motivated staff, then all the efforts aimed at the success of the company can be nullified. That is why the issue of a successful motivational program and solving the problem of employee turnover at the level of strategic and tactical planning is one of the most important and needs to be processed.

Analysis of recent research and publications. The issues of staff turnover in enterprises and banks were studied by such scientists as: Brovar O. V. [1], Hetman O. O., Salimov A. A. [2], Danylevych N. S., Zheltova N. P. [3], Danalaki V. V. [4] Konovalenko V. A., Konovalenko M. Y., Solomatin A. A. [5], Paladii M. I. [6], Samoliuk N. M., Yurchyk H. M. [7] and others. They provided theoretical substantiation of staff turnover and exposed a number of major shortcomings. However, the problem of improving methodological approaches to staff turnover in banking institutions requires further thorough research.

Setting objectives. The aim is to analyze the causes and solve the problem of at the level of strategic and tactical planning.

Presentation of the main research material. Employee turnover is a certain social and economic process characterized by a change in the staff composition over a period of time under the influence of specific factors. Staff turnover does not arise out of nowhere and demonstrates serious problems in personnel management and in bank management on the whole. Excessive staff changes negatively affects the morale integrity of employees who continued working in the bank and they are always accompanied by additional expenses such as training a new employee, reducing income during this period. This phenomenon is explained by a number of reasons, which can be divided into two groups: objective (external) causes and subjective (internal) ones.

If we talk about objective reasons, first of all, it should be noted that the independence of the employee grows, his loyalty to the organization reduces, the emphasis on achieving their own goals increases, and at the same time the ideological component of work becomes smaller.

There are more subjective reasons than objective. These reasons are individual and vary in different official, professional and age groups. If in small banks the reason for the resignation of a specialist is obvious, then in large banks, getting such information is complicated. The assessment of the true reasons for the dismissal of an employee in this case becomes subjective and with a certain probability has a share of fallibility [5].

To study the social and psychological methods of managing the authors of the article developed the questionnaire that allows them to analyze the staff's satisfaction with the style of senior-management, the degree of motivation, and to identify the features of personnel management, the impact of social and psychological aspects of management on staff turnover.

The basic institution for staff turnover problem research is PJSC KB «PrivatBank», the leader of retail banking in Ukraine. It owns the second largest network of branches and provides the largest number of jobs in the banking sector [9].

The survey was attended by 50 respondents aged from 20 to 50 years.

Based on the answers to the questionnaire, the index of satisfaction was calculated and the factors causing the greatest satisfaction and the greatest dissatisfaction of the personnel by work organization in PJSC CB «PrivatBank» [10] were determined.

Having analyzed the results of questionnaire survey in PJSC KB «Privatbank», it was managed to identify some main reasons for the instability of bank staffing:

1. Imperfect staff recruitment system. It is necessary to pay more attention to the improvement of staff recruitment — to recruit the staff according to the principle «appropriate person to the appropriate job.» This principle involves taking into account the personnel's qualities, desires, and skills when applying for a job.

2. Slow career advancement of employees. It is necessary to provide career planning in which the employee can improve professionally and not change the position. The management of PJSC CB «PrivatBank» should make efforts to motivate an employee to work more diligently and actively in the workplace.

3. Lack of clear staffing strategy. Solving staff turnover problem should be a strategic task for both staff management department at the head office, and separate structural subdivision.

One of the reasons for employee to leave their jobs is the motivational component — career growth. On this basis, it can be said that the level of motivation depends not only on the effectiveness of the set standards, but also the period of the time the employee occupies the particular position and willing to work for organization. Let's establish a parallel between higher needs and intangible motivators of bank staff (according to McClelland's theorem): willing to cooperate characterizes the aspiration of the employee to be a part of the team united by corporate culture; the need for achievements is based on the participation in decision-making, taking the initiative in reaching the goals, the constant and specific encouragement of them in accordance with the results attained; the wish to rule is determined by the opportunity for career advancement [4, 5].

It is the failure to meet the listed demands that makes people to think about finding a new place of work.

Thus, according to the results of the search conducted by PJSC CB «PrivatBank», the reasons for resignations in 30 cases out of 100 were low income, in 23 — the low career growth potential, in 16 — the work became a routine.

Interesting high-paying jobs without any prospects for advancement in career can not always retain a good specialist. This statement is confirmed by the high employee turnover of PJSC CB «PrivatBank» [9]. Having analyzed the personnel policy, it was found out that banks prefer cash incentives for employees.

There is a table presenting cash incentives of PJSC CB «PrivatBank» for employees (Table 1) [8].

Table 1

Cash incentives for employees of PJSC CB «PrivatBank»

Title of material incentives	Characteristics
Bonus	Bonuses are paid to employees on condition that they improve the rates of growth in bank.
Supplement	Supplements are paid only to some employees of the bank (for productivity, the implementation of unique responsibilities, key competencies, seniority, and liability).
Co-payment	Co-payments are paid for the duties performed instead of temporary absent employee; for overtime; for the occupation of several posts; for mentorship.
Remuneration for working on a holiday and a non-working day	Remuneration is paid in double amount.
One-off payments	One-off payments are paid to individual employees

Having considered the system of incentives in PJSC CB «PrivatBank», a direct link between the level of motivation and the final result of bank activity was determined. Therefore, the main way to meet the needs of any employee is a remuneration for accomplished work that serves as an indicator of the level of life standards and stability. At the same time, as it turned out, the size of cash incentives is directly proportional to the financial results of bank activity. Cash incentives is not enough.

As in other banks PJSC CB «PrivatBank» has a program of non-material incentives (Table 2).

Table 2

Types of non-material incentives in PJSC CB «PrivatBank»

Forms of non-material incentives	Characteristics
Social benefits package	Social benefits package includes: soft loans; corporate mobile communication services; legal advice, psychological, financial services; summer vacation for children of employees; financial assistance; New Year's gifts for children; compulsory health insurance.
Favorable working conditions	Guarantee of career growth; rotation; informing the employees about goals and objectives of bank; the possibility of an independent decision making within official duties; favorable psychological climate in team; encouragement of employees for results achieved; providing opportunities for participation in the decision-making process; support for initiative staff; mentoring; delegation of responsibility and authority.
Promotion	Recognition as «The Best»; invitation to corporate events; public thanksgiving, memorable gifts for employees / departments on behalf of senior-management; a record of achievements in staff member's personnel file; awarding diplomas; contests, tournaments, sports events; greeting.

An important part of the effective work of any team is the managerial style of the leader. PJSC CB «PrivatBank» uses several management styles. The senior-management listens to the views of its staff on important work issues, practices the system of collective decision-making, creates a favorable psychological climate in the team, defends the interests of subordinates, that is, it uses the methods inherent for democratic style of management. But at the same time there is a strict, detailed control, widely used orders, punishments, remarks, reprimands, deprivation of various privileges. The senior-management style is generally satisfied by the staff (Figure 1).

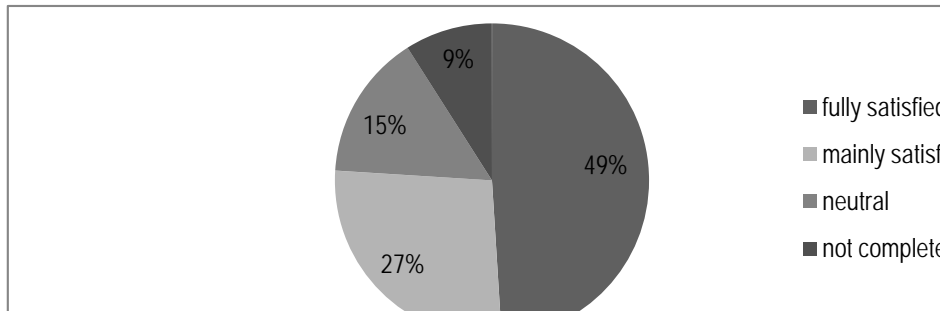


Fig. 1 — Staff satisfaction with senior-management style.

One of the objects of the study was the corporate ethics of the bank. In order to improve team cohesion, increase the efficiency of personnel and create a positive image of the company PJSC CB «PrivatBank» created its own Code of Corporate Ethics. The employees of the bank feel the advantages of the code, they consider their team friendly, united by common goals and corporate culture, as evidenced by a high index of satisfaction ($Izp7 = 1.9$ and $Izp8 = 1.42$) (Figure 2) .

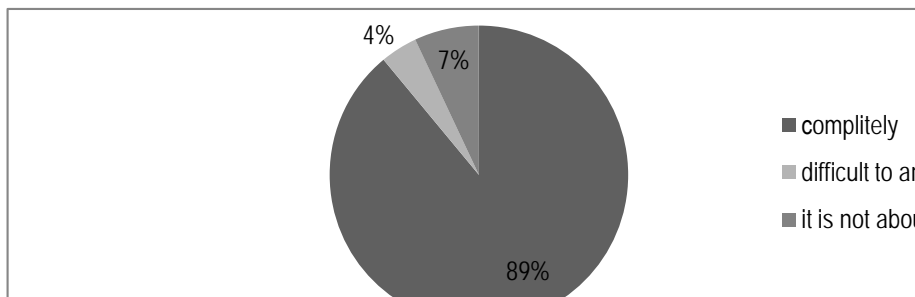
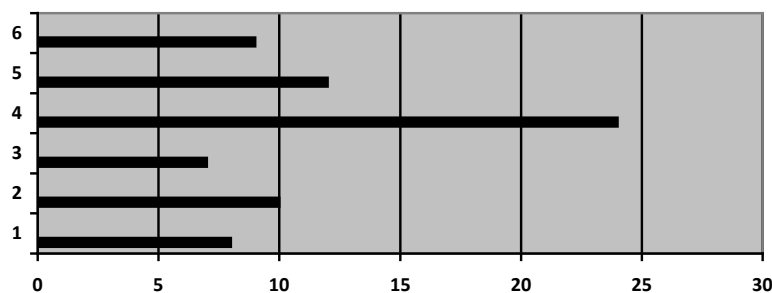


Fig. 2 — Staff Satisfaction with Corporate Banking Ethics.

Most of the existing social and psychological aspects of personnel management have a positive effect on the level of staff satisfaction, but some employees, nevertheless, are dissatisfied with the existing prospects ($Izp2 = 0.214$) (Fig. 3).

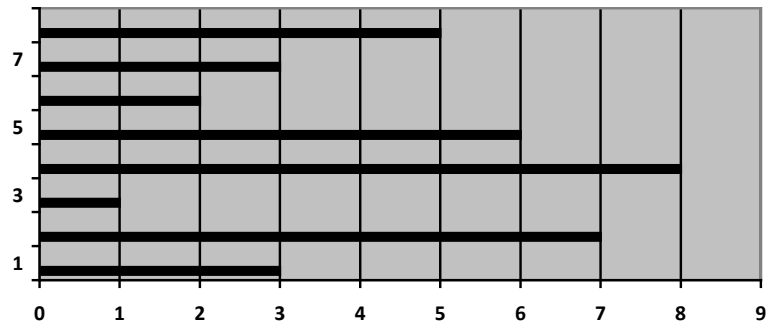


1. —prestige and credibility of the company; 2. — stability and confidence in the future; 3. — high salary; 4. — willingness to realize potential; 5. — impossibility to find high-paying job; 6. — necessity to earn one's living

Fig. 3 — The greatest dissatisfaction with solving social problems.

For those working in PJSC CB «PrivatBank» there are insufficient conditions for career growth — it does not allow them to realize themselves as a professional and to pursue a successful career.

Figure 4 presents the factors that determine the main reasons for working in the bank



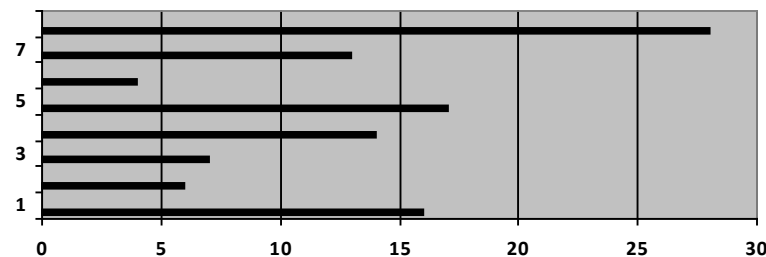
1.- organisation of work; 2.-remuneration; 3.-management system; 4. — social and psychological climate; 5. — medical service; 6. — system of loans; 7. — lack of interest from management; 8. — career growth

Fig. 4 — Factors determining the motive for working in the bank.

The imperfection of the social and psychological climate is directly related to the specifics of the work of employees in PJSC CB «Privat Bank», namely, communication with people. Sometimes the clients make the atmosphere of working negative. The degree of influence on the psychological state of the worker depends on his character and temperament; therefore, in order to reduce this influence, it is necessary to choose the employees with a stable mind and a low level of perception of external pressures. It is necessary to solve this problem at the stage of the formation of its own team, namely interview or preliminary testing.

In most cases, even workers with a persistent mental health need psychological relief. Therefore, at the end of the month, it is important to conduct psychological trainings for the team, where everyone could share their work difficulties that arose during work. Such practice will make it possible to unite their employees to achieve common interests [4].

Under the influence of the working process, many overestimate their values and needs, but every bank employee considers own career to be in the priority. Therefore, the prospect of growth is one of the greatest incentives for good individual results for everyone. The main motives for working in PJSC CB «PrivatBank» are shown in Figure 5.



1. — willingness for career development; 2. — opportunity for independent work; 3. — opportunity to be excellent staff member; 4. — opportunity to get work experience; 5. — good relationship and working environment; 6. — willingness to be innovative; 7. — respect and recognition from management; 8. — opportunity to get remunerations

Fig. 5 — Motives of the work of PJSC CB «PrivatBank».

In PJSC CB «PrivatBank» there is a three-level system of organization of work. Each level differs by the norm of working hours and salary scale. Career growth is possible only on condition of good and effective work of the employee. Applying for a high position is much more complicated. The obstacle is a large number of people working in the department, therefore, from

15 to 20 candidates can be applied for the post of the head. Usually these are employees who perform high results of their work.

The process of conducting a competition among those who want to take up a post may be complex and take a long time. Therefore, it is necessary to introduce certain criteria that could limit the range of candidates.

The requirements should be connected not only with effective work, but also certain personal achievements (respect in the team, good customer's feedback, excellent evaluation by the secret customer).

It is advisable to include in this list: — fixing achievements that will help to identify a better worker and increase competition and activate the desire to stand out among the staff; — ability to influence decision-making on problems concerned to everyone. It is possible to realize this through joint meetings, questioning, and voting; — conducting competitions of professional skill, rewarding winners with honors, bonuses.

In order to maintain certain level of motivation in a team it is necessary to choose a person who will supervise it and will be able to use this or that incentive method in time to improve the efficiency of staff [5].

Consequently, there are many social and psychological problems in personnel management that affect the bank's activities. Each of them affects both the team itself and the work of the entire banking institution. Problems detected in time and their effective elimination are the key to the successful work of the team, and in the future, and the activities of the entire bank. PJSC CB «PrivatBank» at first glance is the embodiment of a well-organized company, which pays much attention to social and psychological management of personnel. But management is more directed at the team and does not pay due attention to individual problems that are related to the specifics of work and the need for self-realization.

The article proposes concrete ways to reduce staff turnover. These propositions and developments can be actively used in the practical sphere of PJSC CB «PrivatBank», which will improve the psychological climate in the team, increase the efficiency of work of the employees and increase their level of loyalty to the bank. It should be noted that loyalty is an important human resources management tool. It develops at a high level when a group of people is a big team and works to achieve the overall goals and interests of the bank, when employees have a desire to contribute to the development of a banking institution.

As it was mentioned above, the slow growth of employees' career is a significant cause of staff turnover. If an employee has been working for a year and is not going to change workplace, then he is satisfied by his workplace. But that does not mean that his needs are ignored. Many workers resign after several years of work because of unjustified expectations of career growth. It is necessary to use such career planning, in which an employee can grow and improve professionally without changing his position. At this stage the management of PJSC CB «PrivatBank» should make an effort to motivate an employee not only to remain on workplace, but to work more diligently and actively. The bank needs to take a closer look at its system of motivation and its effectiveness, as one of the key issues is the low interest of employees in the development of the bank.

But in fact, the problem of staff turnover originates at the initial stage of cooperation between «employee-manager» — at the stage of recruitment. Very often the management, trying to hire employees for vacancies as quickly as possible, does not make a proper choice. More attention is needed to improve the recruitment of employees. It is necessary to recruit staff according to the principle «appropriate person to the appropriate place». This principle involves taking into account the personal qualities, desires, skills and abilities of an employee. The solution to the problem of staff turnover should be a strategic task not only for the department of personnel management at the head office, but also for a separate structural subdivision, a branch. Let's consider staff turnover at the level of strategic and tactical planning. After all, the development of the strategy of work with personnel is undertaken by the authorized department, and it is implemented by the HR manager (Fig. 6).

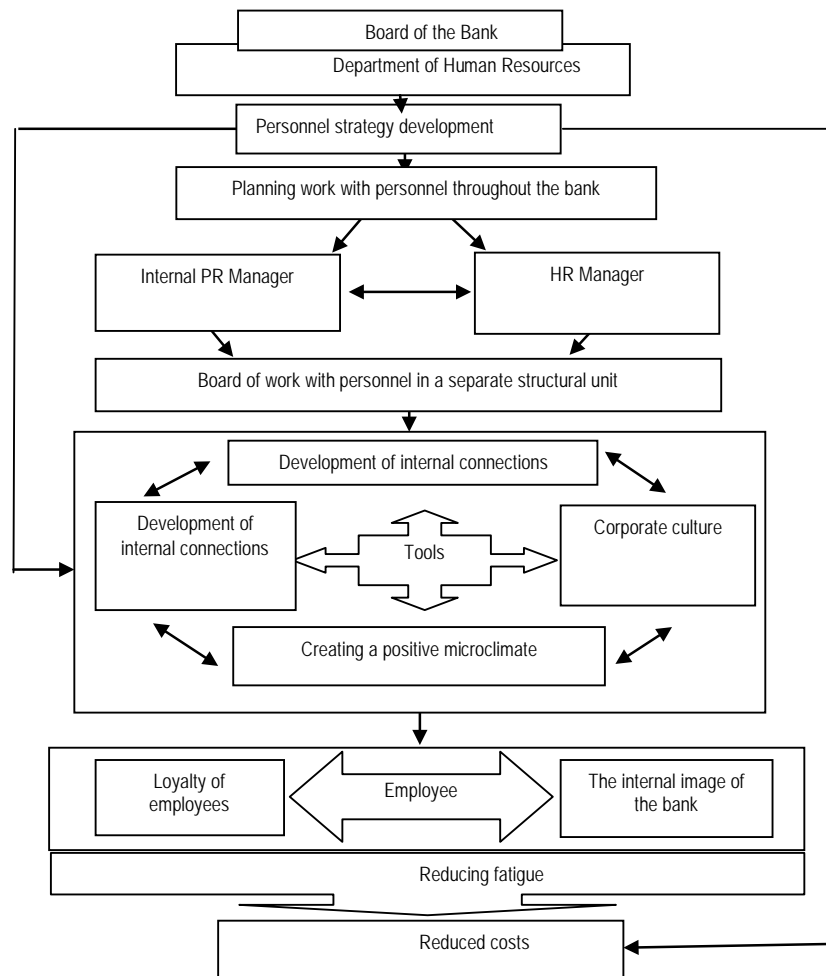


Fig. 6 — The scheme of solving staff turnover at the level of strategic and tactical planning.

Measures proposed to solve existing problems: — selection of employees who are motivated, with persistent mental health to form a strong team, taking into account the specifics of work in bank; — support of motivation of each worker and conducting trainings for psychological relief of the collective; — improving the level of staff satisfaction by improving the old and developing new motivational programs, solving social issues and creating new career opportunities; — solving the problem of reducing staff turnover at the strategic and tactical planning stage.

The main tools for the implementation of personnel strategy is internal PR, corporate culture, the process of adaptation of new employees, positive microclimate in the team. The successful use of these instruments creates a positive internal image of the bank and loyalty of employees.

Conclusions and directions of further researches. Thus, staff turnover is one of the key problems that need to be resolved by all means. The bank needs to look more closely at its system of motivation, the recruitment procedure and the effectiveness of strategic and tactical planning systems of organizational actions. It should be noted that this problem can be solved by applying such tools as: corporate culture; positive climate; internal connections. In the most effective way these tools operate in a complex interconnection. It is also necessary to increase the loyalty of employees to the banking institution, to raise the problem of staff turnover as a goal of strategic planning, which will be reflected at all current stages with the appropriate degree of control. Thus, the introduction of the proposed changes can eliminate the staff's dissatisfaction with the problematic aspects, solve the problem of staff turnover, and hence in the future — to increase productivity of the personnel.

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Торяник Ж. І., Шевченко В. І.

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Torianyk Z., Shevchenko V.